

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Norman Edgar White
Debtor(s)

Case No. 18-03037-HWV
Chapter 7

District/off: 0314-1
Date Rcvd: Nov 16, 2020

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 35

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db	+ Norman Edgar White, c/o Norman E. White, II, 7323 Jonestown Road, Harrisburg, PA 17112-3654
5308585	+ Bayview Loan Servicing, LLC, a Delaware Limited Li, C.O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
5086743	+ Colonial Manor Rehab, 970 Colonial Avenue, York, PA 17403-3498
5157313	+ Dauphin County Tax Claim Bureau, PO Box 1295, Harrisburg, PA 17108-1295
5086745	+ Hampden Physician Associates, 3456 Trindle Road, Camp Hill, PA 17011-4457
5086746	+ KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5086747	+ Law Office of Hayt, Hayt &, 123 South Broad Street, Ste 1660, Philadelphia, PA 19109-1003
5086748	+ Memorial Eye, 4100 Linglestown Road, Harrisburg, PA 17112-6006
5086749	+ Norman E. White, II, 7323 JONESTOWN ROAD, Harrisburg, PA 17112-3654
5086750	+ Northstar Location Services, LLC, PO Box 49, Bowmansville, NY 14026-0049
5086751	+ Northumberland Co Tax Claim, 399 South Fifth Street, Sunbury, PA 17801-3201
5086737	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
5345875	+ PPL, 2 North 9th Street CPC-GENN1, Allentown, PA 18101-1179
5086755	+ PSERS, 5 North 5th Street, Harrisburg, PA 17101-1999
5086752	+ Pinnacle Medical Services, c/o Bureau of Account Mgmt, PO Box 8875, Camp Hill, PA 17001-8875
5086754	+ Premier Eye Care Group, 92 Tuscarora Street, Harrisburg, PA 17104-1691
5086756	+ Senior Life, 401 Broad Street, Johnstown, PA 15906-2745
5086759	+ South Central EMS, Inc., Billing Office, PO Box 726, New Cumberland, PA 17070-0726
5086761	+ Urology of Central PA, c/o Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
5086762	+ West Hanover Township Sewer Authori, 7901 Jonestown Road, Harrisburg, PA 17112-9728
5090578	+ West Hanover Township Water and Sewer Authority, 7901 Jonestown Road, Harrisburg, PA 17112-9728

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5086739	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 16 2020 20:36:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd, 5th Fl, Coral Gables, FL 33146-1873
5337582	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 16 2020 20:36:00	Bayview Loan Servicing, LLC, 4425 Ponce deLeon Blvd, 5th floor, Coral Gables, FL 33146-1873
5113722	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Nov 16 2020 20:36:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, BK Dept, Coral Gables, FL 33146-1873
5086741	+ EDI: MID8.COM	Nov 17 2020 00:28:00	CitiBank, N.A., c/o Midland Funding, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
5086742	+ EDI: CITICORP.COM	Nov 17 2020 00:28:00	Citibank/The Home Depot, Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
5089973	EDI: DISCOVER.COM	Nov 17 2020 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5086744	+ EDI: DISCOVER.COM		

5086736	EDI: IRS.COM	Nov 17 2020 00:28:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
5086740	EDI: JPMORGANCHASE	Nov 17 2020 00:28:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5101837	+ EDI: MID8.COM	Nov 17 2020 00:28:00	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850
5087005	+ EDI: PRA.COM	Nov 17 2020 00:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5086757	+ EDI: CITICORP.COM	Nov 17 2020 00:28:00	Shell/Citi, PO Box 6497, Sioux Falls, SD 57117-6497
5086758	+ Email/Text: nailda@centralcreditaudit.com	Nov 16 2020 20:36:00	Sollenberger Colon/Rectal Su, c/o Central Credit Audit, PO Box 735, Sunbury, PA 17801-0735
5086760	+ EDI: WTRRNBNK.COM	Nov 17 2020 00:28:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5086738		Alberta White (deceased)
5086753		Powell, Inc, Removed per entry no. 70
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	West Hanover Township Water and Sewer Authority, 7901 Jonestown Road, Harrisburg, PA 17112-9728

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Ann E. Swartz	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Gary J Imblum	on behalf of Debtor 1 Norman Edgar White gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

District/off: 0314-1

Date Rcvd: Nov 16, 2020

User: AutoDocke

Form ID: 318

Page 3 of 3

Total Noticed: 35

James Warmbrodt

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkgroup@kmllawgroup.com

Janet M. Spears

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bkecfinbox@aldridgepite.com, JSpears@ecf.courtdrive.com

Lawrence G. Frank (Trustee)

lawrencegfrank@gmail.com PA39@ecfcbis.com

Steven P. Miner

on behalf of Creditor West Hanover Township Water and Sewer Authority sminer@daleyzucker.com aewing@daleyzucker.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Norman Edgar White**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **1:18-bk-03037-HWV**

Social Security number or ITIN **xxx-xx-7545**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Norman Edgar White
aka Norman E. White I, aka Norman E. White
Sr., fdba Norman E. White & Son

By the court:

11/16/20

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Pamela Radginski, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.